

**Information to identify the case:**

Debtor 1	<u>Herminio Rios</u>	Social Security number or ITIN	xxx-xx-6561
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Angelica Rios</u>	Social Security number or ITIN	xxx-xx-4678
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14229-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Herminio Rios

Angelica Rios

7/10/23

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Herminio Rios  
Angelica Rios  
Debtors

Case No. 18-14229-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jul 10, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Herminio Rios, Angelica Rios, 315 West Grand Street, Apt. LL, Elizabeth, NJ 07202-1269
517367477	+ ADT Security Services, 1 Town Center Rd., Boca Raton, FL 33486-1039
517722509	+ New Jersey Manufacturers Insurance Group, 301 Sullivan Way, West Trenton, NJ 08628-3496
517367500	+ Office of New Jersey Attorney General, P.O. Box 080, Trenton, NJ 08625-0080
517518075	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517367504	+ Synchrony Bank, c/o Midland Funding, LLP, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 10 2023 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 10 2023 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517367493	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 10 2023 21:05:00	Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808-0507
517380974	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 10 2023 21:05:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517367478	+ Email/PDF: bncnotices@becket-lee.com	Jul 10 2023 21:18:05	Amex, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
517367480	+ EDI: BANKAMER.COM	Jul 11 2023 00:55:00	Bk Of Amer, P.O. Box 982238, El Paso, TX 79998-2238
517367481	EDI: CAPITALONE.COM	Jul 11 2023 00:55:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517467810	EDI: CAPITALONE.COM	Jul 11 2023 00:55:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517419211	Email/PDF: bncnotices@becket-lee.com	Jul 10 2023 21:07:18	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517367484	+ Email/Text: bankruptcy@cavps.com	Jul 10 2023 21:05:00	Cavalry Portfolio Serv, P.O. Box 27288, Tempe, AZ 85285-7288
517395366	+ Email/Text: bankruptcy@cavps.com	Jul 10 2023 21:05:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517367486	+ EDI: CITICORP.COM	Jul 11 2023 00:55:00	Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241
517434331	+ EDI: CITICORP.COM		

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		Jul 11 2023 00:55:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517367491	+ EDI: CITICORP.COM	Jul 11 2023 00:55:00	Dsnb Macys, P.O. Box 8218, Mason, OH 45040
517984723	EDI: Q3G.COM	Jul 11 2023 00:55:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517379401	EDI: DISCOVER.COM	Jul 11 2023 00:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517367488	+ Email/Text: signed.order@pfwattorneys.com	Jul 10 2023 21:04:00	Discover Card Svcs, c/o Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517367489	+ EDI: DISCOVER.COM	Jul 11 2023 00:55:00	Discover Fin Svcs Llc, P.O. Box 15316, Wilmington, DE 19850-5316
517367492	+ EDI: CITICORP.COM	Jul 11 2023 00:55:00	Exxmbcliti, P.O. Box 6497, Sioux Falls, SD 57117-6497
517367494	+ EDI: IRS.COM	Jul 11 2023 00:55:00	Internal Revenue Service, Attn: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
517367485	EDI: JPMORGANCHASE	Jul 11 2023 00:55:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
517493710	EDI: JPMORGANCHASE	Jul 11 2023 00:55:00	JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038
517367495	+ Email/Text: PBNCNotifications@peritusservices.com	Jul 10 2023 21:04:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517519301	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2023 21:07:14	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517519421	Email/PDF: resurgentbknotifications@resurgent.com	Jul 10 2023 21:07:39	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517367496	+ EDI: LENDNGCLUB	Jul 11 2023 00:55:00	Lending Club Corp, 71 Stevenson St, San Francisco, CA 94105-2934
517367497	EDI: JPMORGANCHASE	Jul 11 2023 00:55:00	Mazda Capital Services, c/o Chase, P.O. Box 78069, Phoenix, AZ 85062-8069
517367498	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2023 21:05:00	Midland Funding, c/o Synchrony Bank-Amazon, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517400930	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 10 2023 21:05:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517367499	+ Email/Text: signed.order@pfwattorneys.com	Jul 10 2023 21:04:00	Midland Funding, LLP-Synchrony Bank, c/o Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517437012	EDI: PRA.COM	Jul 11 2023 00:55:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517511989	EDI: PRA.COM	Jul 11 2023 00:55:00	Portfolio Recovery Associates, LLC, c/o DRESS BARN, POB 41067, Norfolk VA 23541
517521060	EDI: PRA.COM	Jul 11 2023 00:55:00	Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
517466123	EDI: PRA.COM	Jul 11 2023 00:55:00	Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541
517367487	Email/Text: signed.order@pfwattorneys.com	Jul 10 2023 21:04:00	Discover Bank, c/o Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
517467691	EDI: Q3G.COM		

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		Jul 11 2023 00:55:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517467692	EDI: Q3G.COM	Jul 11 2023 00:55:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
517490551	EDI: Q3G.COM	Jul 11 2023 00:55:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
517367501	+ EDI: CITICORP.COM	Jul 11 2023 00:55:00	Sears/Cbna, P.O. Box 6282, Sioux Falls, SD 57117-6282
517367502	^ MEBN	Jul 10 2023 20:59:23	State of New Jersey, Division of Taxation, P.O. Box 046, Trenton, NJ 08601-0046
517367503	+ EDI: RMSC.COM	Jul 11 2023 00:55:00	Synch/JCP, P.O. Box 965007, Orlando, FL 32896-5007
517430763	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 10 2023 21:04:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517367507	^ MEBN	Jul 10 2023 20:58:24	U.S. Attorney General, 950 Pennsylvania Avenue N.E., Washington, DC 20530-0001
517483557	+ EDI: AIS.COM	Jul 11 2023 00:55:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517367508	+ EDI: BLUESTEM	Jul 11 2023 00:55:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517367479	*+	Amex, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
517367482	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517367483	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517367490	*+	Discover Fin Svcs Llc, P.O. Box 15316, Wilmington, DE 19850-5316
517367505	*+	Synchrony Bank, c/o Midland Funding, LLP, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517367506	*+	Synchrony Bank, c/o Midland Funding, LLP, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2023

Signature: /s/Gustava Winters

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**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Antonio R. Espinosa	on behalf of Joint Debtor Angelica Rios Andespbk@gmail.com
Antonio R. Espinosa	on behalf of Debtor Herminio Rios Andespbk@gmail.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corp. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corp. kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6